

Form 195 – ntchrgdsclstat

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 18–29983–ABA
Chapter: 11
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cassandra Lynn Banko
304 N. Essex Ave.
Margate City, NJ 08402

Social Security No.:
xxx–xx–0792

Employer's Tax I.D. No.:

NOTICE OF HEARING ON DISCLOSURE STATEMENT

A Disclosure Statement was filed by Cassandra Lynn Banko, Debtor,
on November 3, 2020 , pursuant to Fed. R. Bankr. P. 3016.

The Court shall conduct a hearing as to the adequacy of such statement before Honorable Andrew B. Altenburg Jr. on :

Date: December 10, 2020
Time: 10:00 AM

Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden,
NJ 08101–2067

Copies of the Disclosure Statement have been provided to the United States Trustee, the attorney and Chairman of the Creditors Committee, if any, the Trustee, if any, and the Securities and Exchange Commission. A copy is also on file with the Clerk of the United States Bankruptcy Court and may be reviewed during regular business hours.

Objections to the Disclosure Statement shall be in writing and filed with the Clerk of the Bankruptcy Court and served upon the attorney and the Chairman of the Creditors Committee, if any, no later than 14 days before the date of the hearing scheduled above.

To request copies of the Disclosure Statement, contact the proponent of the Disclosure Statement at:

Ellen McDowell
McDowell Law, PC
46 West Main Street
Maple Shade, NJ 08052
(856) 482–5544

Dated: November 4, 2020
JAN: jpl

Jeanne Naughton
Clerk

In re:
Cassandra Lynn Banko
Debtor(s)

Case No. 18-29983-ABA
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 04, 2020

User: admin
Form ID: 195

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2020:

Recip ID	Recipient Name and Address
db	+ Cassandra Lynn Banko, 304 N. Essex Ave., Margate City, NJ 08402-1830
aty	+ Ellen McDowell, McDowell Law, PC, 46 West Main Street, Maple Shade, NJ 08052-2432
cr	+ U.S. Bank N.A., successor trustee to Wachovia Bank, c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
517831688	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517800609	+ Angela Kauffman, 1105 Lake Shore Dr., #204, West Palm Beach, FL 33403-2865
517800612	+ Diana Miller, 304 S. Mt. Pleasant Rd., Lebanon, PA 17042-4802
517826381	+ Eugene Pindar, 8801 Hawthorn Lane, Glenside, PA 19038-7147
517800613	+ Milestone Master Card, PO Box 84059, Columbus, GA 31908-4059
517800615	+ RCS, 1201 Jefferson St., Suite 150, Washington, MO 63090-4453
518353868	+ Rickert Collection Systems, 575 Miltown Road, PO Box 7242, North Brunswick, NJ 08902-7242
517800616	+ Romy Braunstein, 119 Grasmere Rd., Bala Cynwyd, PA 19004-2906
517800618	+ Shapiro & Denardo, 3600 Horizon Dr. #150, King of Prussia, PA 19406-4702
518169534	+ South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
517800619	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517845773	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 04 2020 21:40:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 04 2020 21:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 04 2020 21:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517800610	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 04 2020 21:38:05	Capital One, PO Box 71083, Charlotte, NC 28272-1083
517869024	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 04 2020 21:38:59	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
517800611	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Nov 04 2020 21:38:13	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd., Plano, TX 75024-2302
517811679	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Nov 04 2020 21:38:34	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518015606	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Nov 04 2020 21:38:13	Capital One Auto Finance, a division of Capital On, PO Box 60511, City Of Industry CA 91716, CA 91716-0511
518047913	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 04 2020 21:39:10	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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517800614	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 04 2020 21:42:00	Milestone Master Card, PO Box 4477, Beaverton, OR 97076-4401
517813248	Email/Text: bnc-quantum@quantum3group.com	Nov 04 2020 21:41:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
517800617	Email/Text: jennifer.chacon@spservicing.com	Nov 04 2020 21:42:00	Select Portfolio Servicing Inc, PO Box 65250, Salt Lake City, UT 84165-0250
517804228	+ Email/PDF: gecsed@recoverycorp.com	Nov 04 2020 21:37:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517843196		U.S. Bank N.A., successor trustee to Wachovia Bank
lm	*+	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
517842469	*+	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, for Chase Mortgage Finance Trust Multi-Class Mortgage Pass-Through Certificates Series 2005-A1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A. successor trustee to Wachovia Bank, N.A., as trustee, on behalf of the holders of Multi-Class Mortgage Pass-Through Certificates, Series 2005-A1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor U.S. Bank N.A. successor trustee to Wachovia Bank, N.A., as trustee, on behalf of the holders of Multi-Class Mortgage Pass-Through Certificates, Series 2005-A1 DMcDonough@flwlaw.com
Ellen M. McDowell	on behalf of Debtor Cassandra Lynn Banko emcdowell@mcdowelllegal.com lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;r62202@notify.bestcase.com;mcdowell62202@notify.bestcase.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com
Jeffrey M. Sponder	

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on behalf of U.S. Trustee U.S. Trustee jeffrey.m.sponder@usdoj.gov jeffrey.m.sponder@usdoj.gov

Rebecca Ann Solarz

on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, for Chase Mortgage Finance Trust Multi-Class Mortgage Pass-Through Certificates Series 2005-A1 rsolarz@kmlawgroup.com

Sean M. O'Brien

on behalf of Loss Mitigation Select Portfolio Servicing DMcDonough@flwlaw.com

Sean M. O'Brien

on behalf of Creditor U.S. Bank N.A. successor trustee to Wachovia Bank, N.A., as trustee, on behalf of the holders of Multi-Class Mortgage Pass-Through Certificates, Series 2005-A1 DMcDonough@flwlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10